## **AUTOMOBILE INSURANCE PREMIUM COMPARISON AS OF JANUARY 1, 2009**

The vehicle used in our comparison is a 2007 Ford Fusion, SEL Model, 4-door sedan with a 4-cylinder engine. The examples listed in the automobile comparison assume that the driver has a clean driving record, mid-range insurance score, and drives to work between 3-15 miles each way. Unless otherwise noted, the coverages quoted provide for the following limits of insurance:

- Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident/Physical Damage: \$15,000 Per Accident
- Uninsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident
- Underinsured Motorist Bodily Injury: \$25,000 Per Person/\$50,000 Per Accident
- Personal Injury Protection: \$3,000
- Optional Physical Damage limits are: Comprehensive \$250 deductible/Collision \$250 deductible

Companies may have options in the liability limits that they offer. You should check with the company for what limits are available. Our example uses the minimum coverage limits required to be offered by District of Columbia law. Our samples are not recommended levels of coverage.

	Married	Single	Single	Married	Single	Single	Married	Single	Single
	Couple	Male	Female	Couple	Male	Female	Couple	Male	Female
Insurance Company	Age 25	Age 25	Age 25	Age 39	Age 39	Age 39	Age 66	Age 66	Age 66
Progressive Casualty	\$784	\$941	\$860	\$699	\$827	\$833	\$741	\$824	\$741
Progressive Direct	\$724	\$870	\$784	\$641	\$816	\$786	\$645	\$897	\$722
Bankers Standard	\$1360	\$2041	\$1360	\$1360	\$1360	\$1247	\$1247	\$1247	\$1247
State Farm Mutual	\$415	\$532	\$500	\$369	\$454	\$454	\$300	\$382	\$382
State Farm Fire & Casualty	\$539	\$690	\$649	\$478	\$589	\$589	\$391	\$497	\$497
Allstate Property & Casualty	\$991	\$1339	\$1222	\$991	\$1173	\$1079	\$1080	\$1170	\$1170
Nationwide	\$582	\$663	\$609	\$559	\$561	\$558	\$520	\$528	\$521
Travelers	\$963	\$1173	\$1054	\$1203	\$998	\$971	\$1096	\$1011	\$952
Erie Insurance Exchange	\$1662	\$1687	\$1599	\$1439	\$1379	\$1379	\$1566	\$1467	\$1467